



HW \$

Financial Regime-Switching Vector
Auto-Regression
Amendment

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Chapter 1

Intro

1.1 Intro March 2009

This Amendment has been modified according to the instructions kindly given by the examiner in October 2008. What has been done is to take the Amendment submitted July 9, 2008 and to make the changes required by the October 2008 office action.

These changes are made in the main part of the amendment following. We respond to each of the objections/rejections here and point to the changes in the rest of the amendment, i.e. the revision of the July 9, 2008 amendment.

1.2 Intro for July 2008 Amendment

Please accept this modified amendment from the April 2008 amendment.

The claims now have status identifiers. A few words of explanation were added between claims. An introductory paragraph to the claims in the April amendment was removed because it makes the document confusing. This document is aside from this intro, the status identifiers added for claims, and the changes just mentioned the same as the April 2008 Amendment.

1.3 Start of April 2008 Amendment Intro

Sir: In response to the Office action of October 26, 2007, please amend the above-identified application as follows:

Amendments to the Specification begin on chapter of that title of this paper.

Amendments to the Claims are reflected in the listing of claims which begins in chapter of that title of this paper. These are set out with underlines and strikeouts.

Remarks/Arguments begin in chapter of title of this paper.

Since the objections included an indication the specification was not sufficiently organized, in addition to this amendment, an entire version of the specification, except the drawings, is enclosed with the modifications. The original claims are still included. The amended claims are in this amendment.

Additional pages were added in the specification to clarify the start and stop point of the "detailed specification of the invention."

